

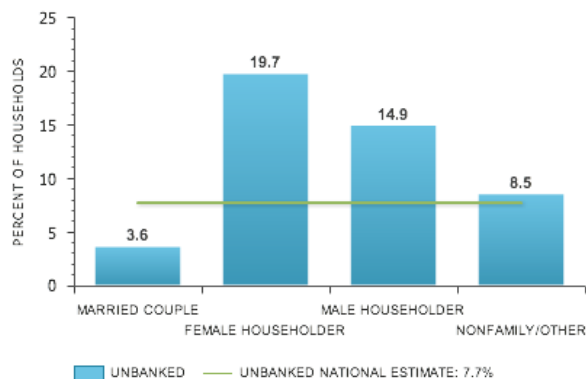
KEY OVERALL FINDINGS

Family households for which the householder is an unmarried female or unmarried male are considerably more likely than married couple households to be unbanked. Almost 20 percent of unmarried female family households and 14.9 percent of unmarried male family households are unbanked, compared with about 4 percent of married couple family households.

ADDITIONAL KEY UNBANKED FINDINGS

ADDITIONAL KEY UNDERBANKED FINDINGS

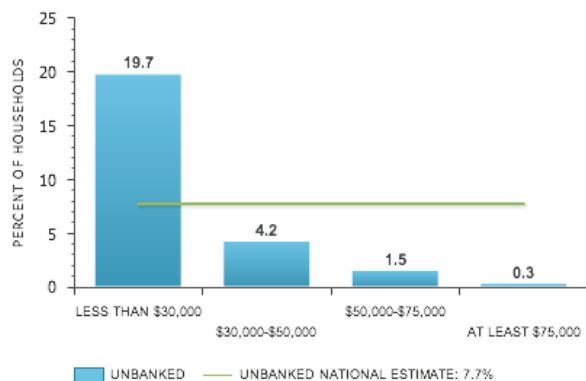
UNBANKED HOUSEHOLDS BY HOUSEHOLD TYPE



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

A substantial percentage of lower-income households are unbanked. Nearly 20 percent of lower-income U.S. households—almost 7 million households earning below \$30,000 per year—do not currently have a bank account. Households with earnings below \$30,000 account for at least 71 percent of unbanked households.

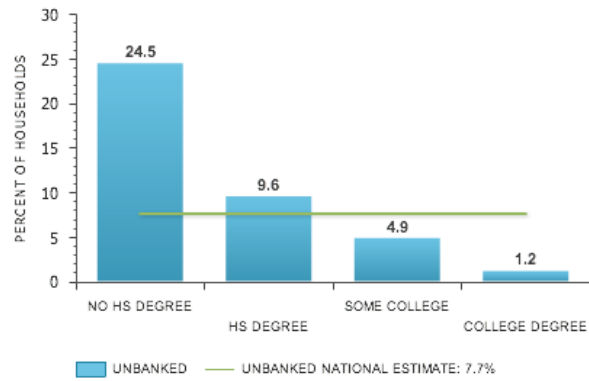
HOUSEHOLDS THAT ARE UNBANKED BY INCOME



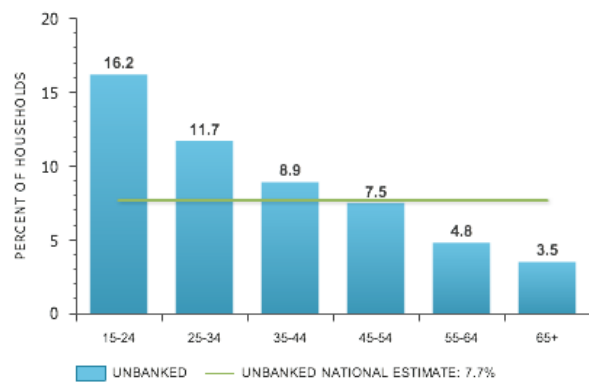
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The proportion of unbanked households declines with education and age. Households more likely to be unbanked than all U.S. households have less than a college education or a householder under age 45.

HOUSEHOLDS THAT ARE UNBANKED BY EDUCATIONAL LEVEL



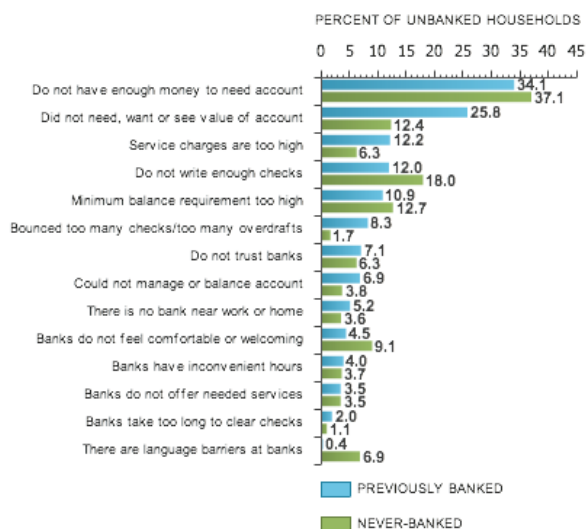
HOUSEHOLDS THAT ARE UNBANKED BY AGE



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Not having enough money to feel they need an account is the most common reason why unbanked households are not participating in the mainstream financial system.

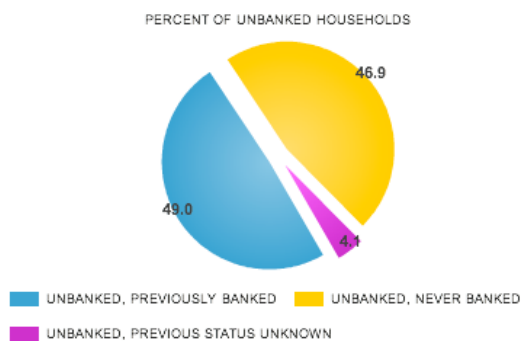
REASONS NEVER-BANKED HOUSEHOLDS DO NOT HAVE A BANK ACCOUNT



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The 9 million unbanked households are approximately split between households that have never had a bank account (46.9 percent) and households that were previously banked (49.0 percent).

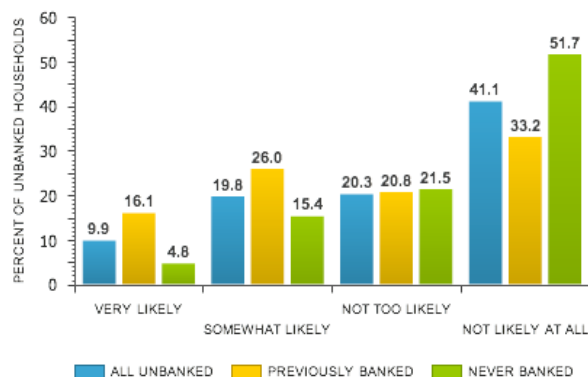
PREVIOUS BANKING STATUS OF UNBANKED HOUSEHOLDS



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A considerable proportion (an estimated 41.1 percent) of unbanked households believes that opening a bank account in the future is “not likely at all.” However, among all unbanked households, the previously banked are more likely to consider opening a bank account in the future. About 16 percent of previously banked households believe that they are “very likely” to open a bank account, compared with 4.8 percent of those that have never been banked.

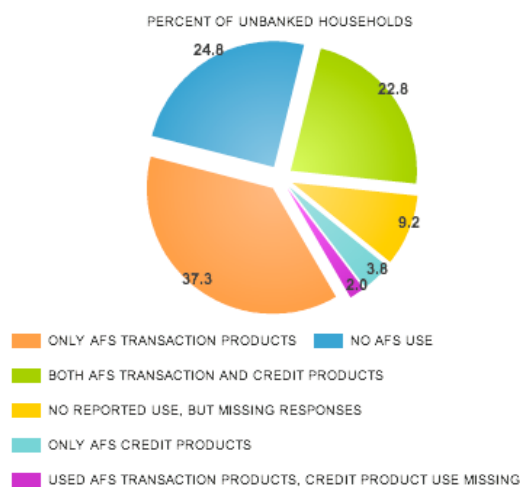
LIKELIHOOD THAT UNBANKED HOUSEHOLDS WILL OPEN AN ACCOUNT



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

About 66 percent of unbanked households use the following alternative financial services (AFS): non-bank money orders and non-bank check-cashing, pawn shops, payday loans, rent-to-own agreements (RTOs), and refund anticipation loans (RALs). About one-quarter of unbanked households do not use any AFS, suggesting a strong reliance on cash transactions.

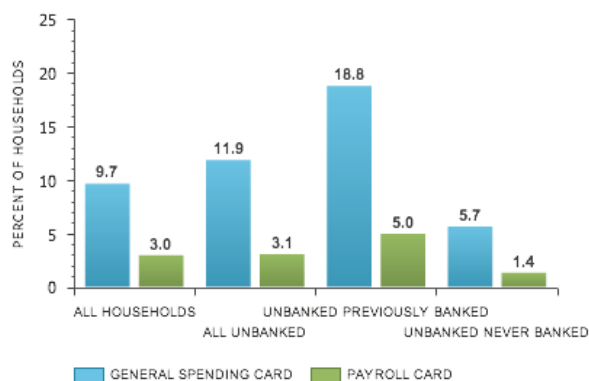
TYPES OF AFS USED BY UNBANKED HOUSEHOLDS



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Approximately 12 percent of unbanked households have used a general spending prepaid card, and an estimated 3.1 percent receive their income through a payroll card.

USE OF GENERAL SPENDING CARDS AND PAYROLL CARDS BY UNBANKED HOUSEHOLDS



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Households are identified as unbanked if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., “householder”), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, [FDIC Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

NA = Not applicable because the sample size was too small to make an accurate estimate.

* = Very few sample respondents (in some cases zero) in the category reported the banking status indicated. The banking status estimate for the universe of households in this demographic category is estimated to be close to zero.